UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

LYDIAN PRIVATE BANK, d/b/a VIRTUALBANK,

Plaintiff,

-against-

STEVEN M. LEFF, RICHARD A. LEFF, RACHEL M. LEFF, and NATIONAL SETTLEMENT AGENCY, INC.,

Defendants.

ECF Case

WAIVER OF SERVICE ON RICHARD A. LEFF

Case No. 07 Civ. 8173 (LTS)

TO:

Joel M. Miller

MILLER & WRUBEL P.C.

250 Park Avenue

New York, New York 10177

Phone: (212) 336-3500 Fax: (212) 336-3555

Counsel for Plaintiff
Lydian Private Bank,
d/b/a VirtualBank

I, Richard A. Leff, acknowledge receipt of your request that I waive service of a summons in the above-captioned action. I have also received a copy of the complaint in the action and two copies of this instrument. I can return the signed waiver to you without cost to me by sending the signed waiver to you by facsimile.

I agree to save the cost of service of a summons and an additional copy of the complaint in this lawsuit by not requiring that I be served with judicial process in the manner provided by Rule 4.

I will retain all defenses or objections to the lawsuit or to the jurisdiction or venue of the court except for objections based on a defect in the summons or in the service of the summons.

I understand that a judgment may be entered against me if an answer or motion under Rule 12 is not served upon you within 60 days after September 25, 2007.

Dated: $\frac{9/27}{2007}$

Signature: Mathan Duno
Printed/typed name: Attorney for Richard Leff